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Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice.

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MYTHBREAKERS:

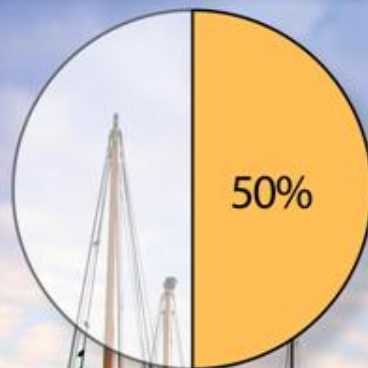
Retirement Edition



MSRP

MYTH #1

My pension & SOCIAL SECURITY
will cover ALL MY **retirement needs**.



REALITY

On average, a public pension will replace only about 50% of your current income after 25 years of service.

MYTH #2

I can't afford **to save**.

REALITY

If you have cable TV
or eat lunches out,
you can afford to
save for retirement.



MYTHBREAKERS: Retirement Edition



MYTH #3

Investing is **too complicated**.

REALITY

With education
and guidance
your choices
are simplified.

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only and is not intended as investment advice.*

MYTHBREAKERS: Retirement Edition



MYTH #4

I'm **young** and have **plenty**
of time to save for retirement



REALITY

The earlier you start the
better off you will be.

MYTHBREAKERS: Retirement Edition



MYTH #5

Younger Workers will be better prepared in retirement than baby boomers



REALITY

Younger workers are more vulnerable to being unprepared and not having enough set aside for their golden years.

MYTH #6

I'm too old to **start saving**.



REALITY

Today is your lucky day.

MYTHBREAKERS: Retirement Edition



MYTH #7

Too much of my money will go to expenses

REALITY

If you have an account balance of \$10,000, you would pay \$2.08 per month in fees.*

* 0.19 asset fee plus \$0.50 flat fee.

MYTHBREAKERS: Retirement Edition

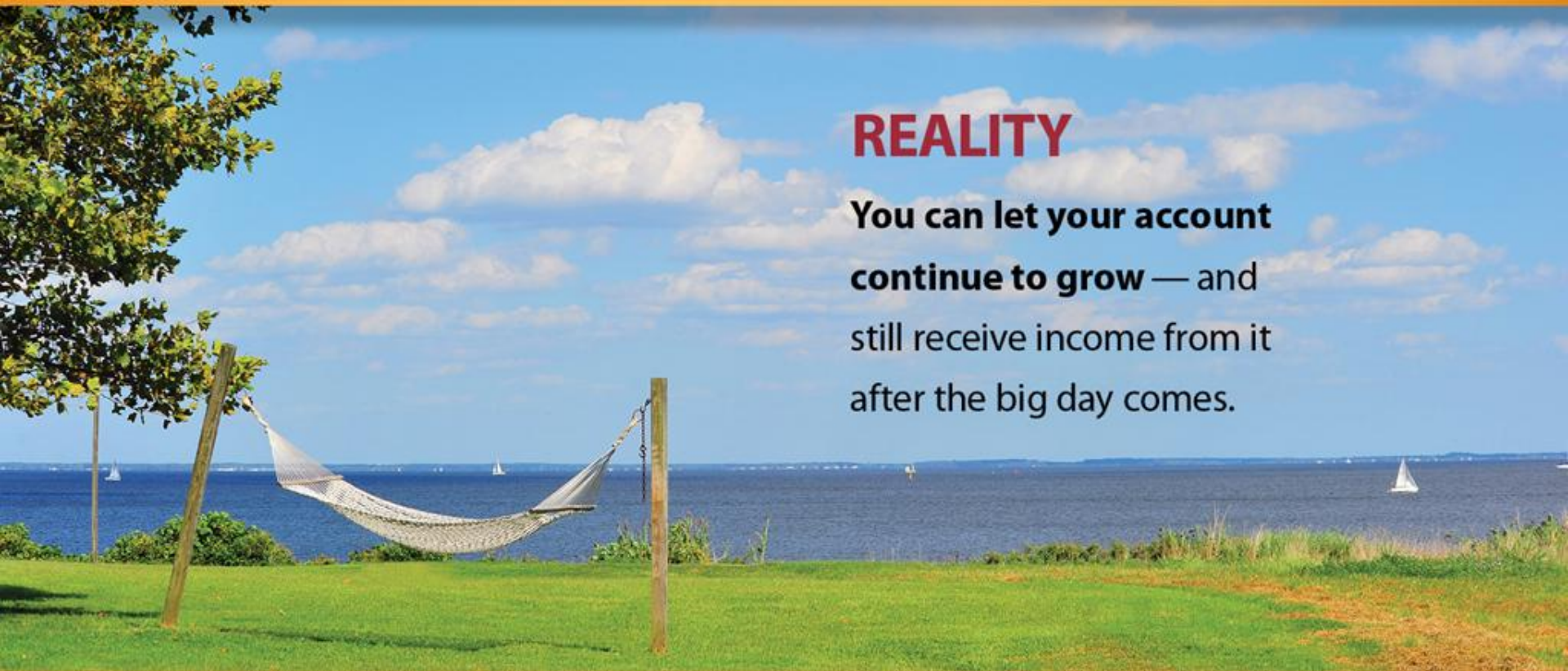


MYTH #8

I have to withdraw everything from the Plan when I retire.

REALITY

You can let your account **continue to grow** — and still receive income from it after the big day comes.



Withdrawals need to meet the requirements of the Required Minimum Distribution rule; withdrawals will be taxed as ordinary income, unless you take a qualified withdrawal from a Roth account. Income stream and duration are not guaranteed.

MYTHBREAKERS: Retirement Edition



MYTH #9

I will never be able **to afford to retire**

REALITY

With planning and action NOW,
YOU can afford to retire!



MYTHBREAKERS: Retirement Edition



Use the Interactive Retirement Planner

You've invested for retirement, but will it be enough to do what you want to do?

Find out right now! In less than 10 minutes:

- set a retirement goal
- track retirement plan progress
- get suggestions to improve retirement outlook

*You will be ahead of 56% of people in the country
once you have used this simple tool*



[About MSRP](#) | [Enroll](#) | [Learning Center](#) | [Support & Forms](#)



Seminars • Exhibits • Refreshments • Give-aways • Prizes

2012 MSRP Saving\$ Expo Your Road Map to Retirement

Baltimore
Wednesday
October 17th

Annapolis
Thursday
October 18th

ACCESS MY PLAN

Username
(case sensitive)

Password
(case sensitive)

[Log In](#)

[Forgot your username and/or password?](#)

SIGN UP

[Sign Up](#) for an Online Account

[Privacy & Security](#)

Check These To Do's Off Your List!

In just a few minutes, you can get a lot done on your all-new MSRP website. So, let's knock a few To Do's off your list. Act now to:

- 1 **Increase** contribution amount
- 2 Make sure **beneficiary information** is up-to-date
- 3 Talk to a Team MSRP **Retirement Specialist**
- 4 Look up the new **Learning Center**
- 5 **Enroll** in Maryland Supplemental Retirement Plans (MSRP)

LET'S TALK

Have questions? Give us a call.

1-800-545-4730

[Send us an email](#)



Are you prepared for retirement?

Find out with the *On Your Side* Interactive Retirement PlannerSM



Learn more about the MSRP Supplemental Retirement Plan

Watch our video to find out how it can work for you.

In The Spotlight

- Team MSRP Retirement Specialist calendar
- Investment contract pool rate

Latest Headlines

- 2012 IRS Contribution Limits
- 2012 Saver's Tax Credit Limits

MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE RETIREMENT PLANNERSM

1**Set a goal****2****Track progress****3****Review options**

You've invested for retirement, but will it be enough to do what you want to do?

Find out right now! In less than 10 minutes:

- set a retirement goal
- track retirement plan progress
- get suggestions to improve retirement outlook

Retirement plan, investment account, Social Security or pension statements can be used with this planner, but aren't necessary.


Help is a phone call away - call 1-800-545-4730 if you have trouble using this tool.

*Required Field

*Current age? years old

*How many years in retirement?

Start at age **62** Until age **90**

 **28** years in retirement

*Current annual income? \$

Next ▶

MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE
RETIREMENT PLANNERSM

1

Set a goal

2

Track progress

3

Review options

How much will be spent in retirement? ?



75%

of current annual income

A simple life, likely in good health. Mortgage may be paid off, and there's little debt and reduced expenses.



85%

of current annual income

A lifestyle that's similar to today's. Traveling from time to time, enjoying hobbies and volunteering.



95%

of current annual income

There's more going on now than when working! Perhaps enjoying new hobbies, more travel, and helping family with expenses.



105%

of current annual income

Financially comfortable. Likely to leave a sizeable estate, buy a vacation home or travel abroad.

If these numbers don't fit, enter a custom percentage: % ?

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MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE
RETIREMENT PLANNERSM

1

Set a goal

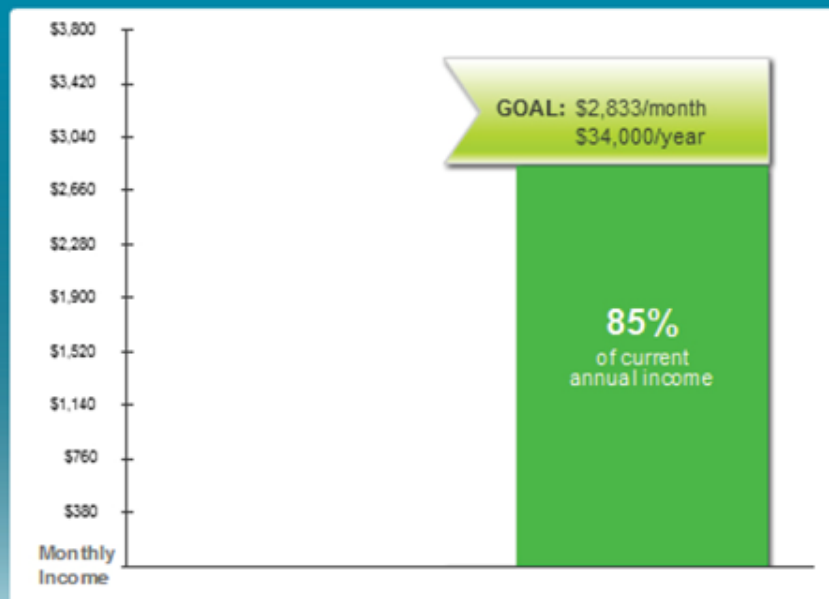
2

Track progress

3

Review options

Retirement spending needs:



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Retirement spending needs are **\$2,833** per month, which is **85%** of current annual income.

Now, let's track progress against this goal...



MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE
RETIREMENT PLANNERSM



Set a goal



Track progress



Review options

Let's start by looking at investments:

Personal investments (we'll look at the primary retirement account now and pensions later)

Retirement account - 401k, 401a, 403b or 457 (deferred compensation) plan:

Current retirement account balance? \$?

Contribution from each paycheck? Dollars ?

Paycheck frequency?

Employer matches contributions? ☐ Yes ☒ No ?

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MYTHBREAKERS: Retirement Edition



Let's look at other expected income:

Additional income (now we'll look at Social Security and pensions)

*Required Field

Include Social Security income? ☒ Yes ☐ No ?

☐ Use estimated Social Security income

☒ Enter expected Social Security income \$ 1,100 Per month ▼

*Social Security benefits begin at age 67 years

Include pension income? ☒ Yes ☐ No ?

Expected pension income \$ 1,300 Per month ▼

*Pension benefits begin at age 62 years

Pension includes cost of living adjustment? ☒ Yes ☐ No ?

*Cost of living adjustment 2.00 %

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On Your Side INTERACTIVE
RETIREMENT PLANNERSM

1

Set a goal

2

Track progress

3

Review options

Just a little more information, please:

Only two more questions...

*Required Field

*Assumed average rate of return before retirement %

*Assumed average rate of return after retirement %

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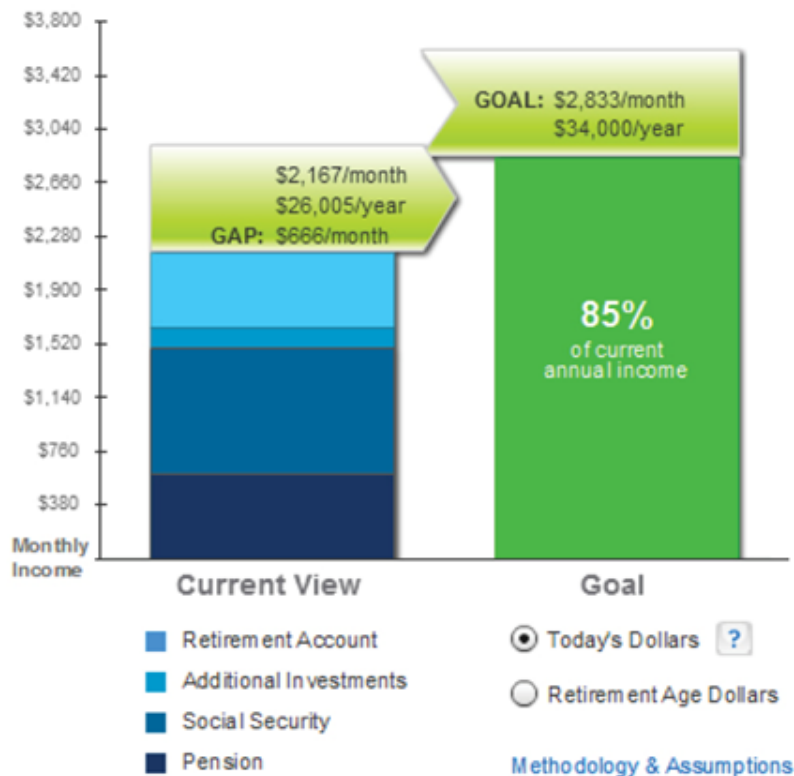
MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE RETIREMENT PLANNERSM

1 Set a goal 2 Track progress 3 Review options

On track for retirement?



Options to get on track ...

Adjustments

Details

Investments

Other Income

Contribution (per paycheck)

125

Dollars

TIP: Increase retirement investments to get on track

8%

paycheck impact \$94

\$125

Years in Retirement

TIP: Delay the start of retirement to get on track

Start at age

62

Until age

90

28 years

Retirement Spending Needs (Goal) 85 %

TIP: Lower retirement spending needs to get on track

\$2,833

per month

85%

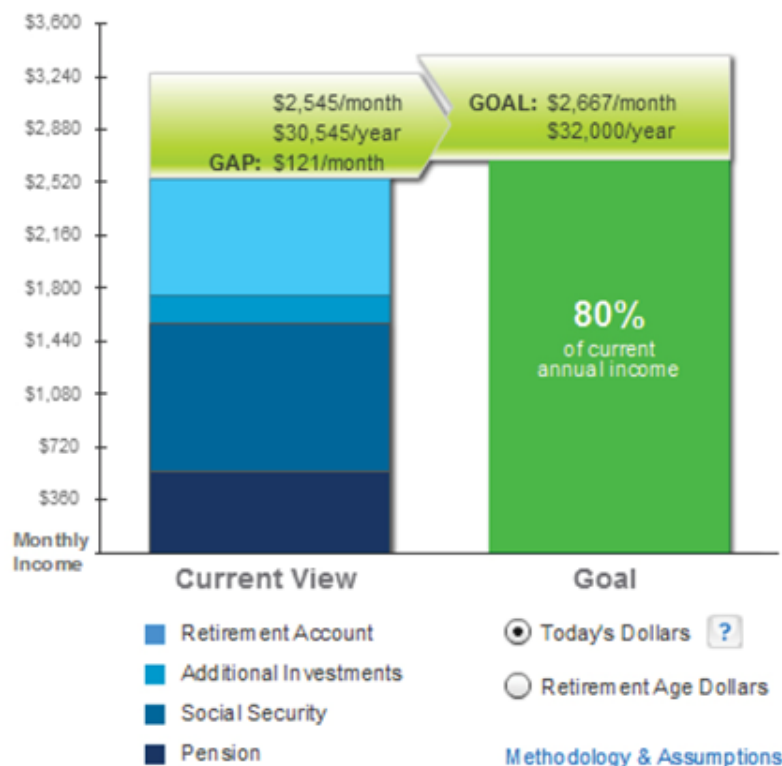
MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE RETIREMENT PLANNERSM

1 Set a goal 2 Track progress 3 Review options

On track for retirement?



Options to get on track ...

Adjustments

Details

Investments

Other Income

Contribution (per paycheck)

150

Dollars

TIP: Increase retirement investments to get on track

10%

paycheck impact \$113

\$150

Years in Retirement

TIP: Delay the start of retirement to get on track

Start at age

65

Until age

90

25 years

Retirement Spending Needs (Goal)

80

%

TIP: Lower retirement spending needs to get on track

\$2,667

per month

80%

Print/download retirement outlook report (PDF)

Take the next step

MYTHBREAKERS: Retirement Edition



On Your Side INTERACTIVE RETIREMENT PLANNERSM



Set a goal



Track progress



Review options

Ready to take the next step? Here are some options:

Talk with a retirement specialist

You don't have to go it alone - a retirement specialist can help you plan and select products that suit your needs.

Reach your retirement specialist at 1-800-545-4730.

Learn more about retirement topics

Increase your knowledge about financial products and concepts as you work to meet your financial goals.

Visit [your retirement plan's website](#) to learn more.

Change your contribution or investments

Contact [your retirement plan](#) to change how much you invest or the funds you're selected.

If you're not already doing so, consider contributing the maximum allowed to your employer-sponsored retirement plan to help invest for the future.

[Print/download retirement outlook report \(PDF\)](#)

[Download Adobe Acrobat Reader](#)

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[Exit ▶](#)

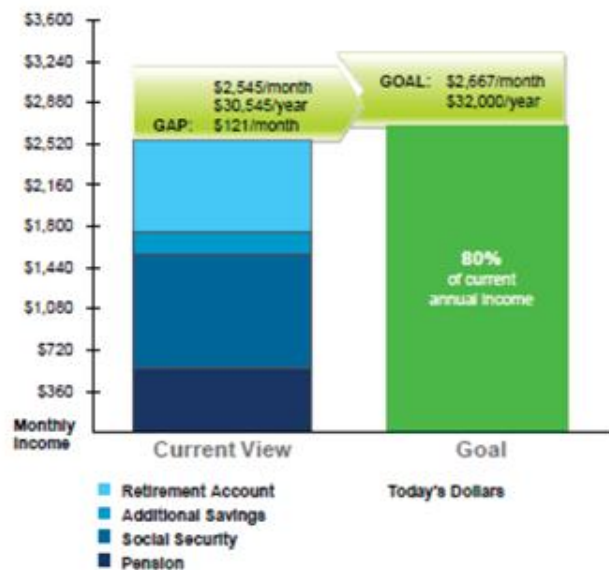


MYTHBREAKERS: Retirement Edition



ON YOUR SIDE INTERACTIVE RETIREMENT PLANNER™ - Retirement Outlook Report

Summary of latest information entered into the tool



Contribution (per paycheck): \$150 (10% of pay)

TIP: Increase retirement savings to get on track.

Years in retirement: 25 (age 65 to 90)

TIP: Delay the start of your retirement to get on track.

Retirement spending needs: 80% of current annual income

TIP: Lower retirement spending needs to get on track.

Ready to take the next step? Here are some options:

Talk with a retirement specialist

You don't have to go it alone - a retirement specialist can help you plan and select products that suit your needs.

Learn more about retirement topics

Increase your knowledge about financial products and concepts as you work to meet your financial goals.

Change your contribution or investments

Contact your retirement plan to change how much you invest or the funds you're selected.

MYTHBREAKERS: Retirement Edition



ON YOUR SIDE INTERACTIVE RETIREMENT PLANNERSM - Retirement Outlook Report

This is a summary of the information entered and the assumptions used to make the calculations for the chart:

Basic Entries

Contribution (per paycheck)	\$150 (10% of pay)
Retirement starts	65
Retirement until	90
Retirement spending needs (in today's dollars)	80% of current income (\$2,667 / month)

Assumptions

Inflation rate	3.0%
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Details

Current age	40
Current annual income	\$40,000
Assumed average rate of return before retirement	7%
Assumed average rate of return after retirement	4%

Savings and other income

Current retirement account balance	\$20,000
Paycheck frequency	Bi-Weekly (26 times per year)
Employer matches contributions	No
Employer matching limit	—
Additional retirement savings	
Traditional IRA	—
Roth IRA	Balance \$20,000
Roth 401k	—
401k, 401a, 403b, 457 (deferred compensation) from prior employer	—
Stocks, bonds, mutual funds	—
Other	—
Estimated/Expected Social Security income	\$1,100 per month
Social Security benefits begin at age	67 years
Expected pension income	\$1,300 per month
Pension benefits begin at age	65 years
Cost of living adjustment	2.0%

So what's ***your*** **Retirement myth?**



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